

California Notice at Collection

Last Updated / Effective Date: September 2025

This Notice at Collection describes the practices of Balance Credit regarding the collection, use, and disclosure of personal information of consumers who are California residents.

Personal Information. We have collected the following categories of personal information from you in the last 12 months: personal identifiers (e.g., name, postal address, unique personal identifier or other similar identifiers), protected classification characteristics under California or federal law, financial information (e.g., age, race, national origin), employment information, commercial information (e.g., records of personal property, or other purchasing or consuming histories or tendencies), geolocation information, Internet or other electronic network activity information, biometric information, and inferences about you.

Sensitive Personal Information. We have collected sensitive personal information from you, including information that reveals your Social Security number, driver's license, or financial account information.

Purposes for Processing Personal Information. We use the personal information we collect about you for the business purposes described in the Privacy Policy in the section titled, "Use of Personal Information". We do not process sensitive personal information without obtaining your consent and only process sensitive personal information for the purposes outlined above and to the extent permitted under applicable law.

Categories of Personal Information Sold or Shared (for cross-context behavioral advertising). Your personal information is not (i) "sold" or (ii) "shared" (for purposes of targeted advertising) by us, nor do we have actual knowledge of any such activity involving the personal information of minors under 16 years of age.

Retention of Personal Information. The Privacy Policy in the section titled, "Retention of Personal Information", it outlines the criteria we utilize for determining how long to retain your personal information.

You may learn more about our privacy practices by reviewing our full Privacy Policy at https://cdn.prod.website-files.com/6812d524c3156f75a2e1535d/68c183f9430dbdd9b8696f57_Balance%20Credit%20Privacy%20Policy_4.2-1-1-2.0.pdf.